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Serial No.: 09/696,693  
Filed: October 25, 2000

### REMARKS

Claims 1-16 are pending in the above-identified application. By this Amendment, Applicant has amended claims 1, 12, and 14-15, and cancelled claim 3. The amendments to the claims and specification are supported by the application as originally filed, and do not introduce new matter. Particularly, claims 1, 12, and 14-15 have been amended to better describe the functionality of the real-time investor monitoring system and the user preference profiles. Support for the amendments regarding the functionality of the real-time monitoring system with relation to the online investor transaction systems may be found at page 16, line 1-20, and support for the amendments regarding the preference profiles may be found at page 9, lines 4-7. Accordingly, entry of the amendments to claims 1, 12, and 14-15 is respectfully requested.

### Summary of Interview

The Applicant's undersigned representative, Antonio Papageorgiou, and Scott Hodes, in a telephone interview with the Examiner, Siegfried Chencisncki, and the Examiner's supervisor, Sam Sough, on July 8, 2004, discussed claims 1, 12, and 14 of the present application and the following art: Clark et al. and Maggioncalda et al. An agreement with regard to the differences between then current claims 1, 12, and 14 and Clark et al. and Maggioncalda et al. was not reached.

### Claim Rejections – 35 U.S.C. § 102 and §103

In contrast to Clark et al. and Maggioncalda et al., as well as the other references cited by the Examiner, the present invention is drawn toward an integrated system that provides a user with real-time information, which enables the user to provide proactive and timely advice to investors. Particularly, Independent claim 1 as amended, and claims 2-11 dependent thereon, and independent claim 14 as amended feature an integrated system for providing financial services that includes, among other things, a real-time investor monitoring system for monitoring investor mediated transactions conducted by the investor on an online transaction system. The investor monitoring system monitors at least one investor's account to detect at least one investor mediated transaction and, upon doing so, communicates to a financial advisor a communication regarding the investor-mediated transaction on a real-time basis. The system thereby provides real-time notice to a financial

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advisor regarding investor mediated transactions in a manner that allows the financial advisor to proactively intercede in the investor mediated transaction and, in combination with the real-time market data application and the financial planning application, to provide timely proactive financial advice to investors.

Neither Clark et al., Maggioncalda et al., Petruzzi, nor Fox alone or in combination disclose or otherwise suggest such a system. As discussed, in the July 8, 2004 telephone interview, Clark et al. merely provides an interface for clients to access a plurality of global financial services, such as online banking, securities trading, etc. The Clark et al. client accesses services by communicating messages to service providers and the service providers provide clients with notice with regard to whether or not their transaction was accepted and acted upon with feedback messages. Col. 8, line 31-col. 10, line 52. Clark et al. does not disclose or otherwise suggest the real-time monitoring system of the present invention, which monitors investor accounts in an online transaction system that allows investors to conduct investor mediated transactions and communicates messages regarding investor mediated transactions conducted therein to a financial advisor. The present invention therefore expands on the Clark et al. system to provide the claimed proactive overseeing functionality for automated transaction systems.

There is further no motivation to expand on the Clark et al. system to provide the overseeing functionality of the claimed monitoring system. As further discussed in the July 8, 2004 interview, the Clark et al. system, as well as the systems described in the other references cited by the Examiner, follow the current trend for completely automating financial services, which were previously handled through specialists at banks or other financial institution. Clark et al. for instance, allows a client to conduct global banking transactions with the interface provided over a network without any human involvement or intervention. Similarly, the Maggioncalda et al. system allows a user to get fully automated financial advice also without human involvement. The trend for full automation is generally driven by the lower cost associated with automation, which is necessary for service providers to compete against each other, particularly in the age of low cost services, such as low cost trades. As such the automation trend teaches away from the present invention insofar as the present invention provides a real-time overseeing function to automated online transaction systems that is costlier due to human involvement that is contrary to the trend.

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Independent claim 15 as amended and claim 16 dependent thereon are drawn toward a system for providing financial information that provides an application interface and an authentication system. The application interface has means for selectively running and displaying a plurality of finance-related software applications simultaneously, including a real-time market data application and a financial planning application, and means for controlling the display of the finance related software applications. The authentication system has means for determining a set of finance-related software applications that a user is entitled to selectively run and display, and means for setting user preferences for the user based on a stored user preference profile that allow the user to customize the application interface. As noted previously, none of the references cited by the Examiner disclose or otherwise suggest means for selectively running and displaying the plurality of finance-related software applications simultaneously. Further, none of the references disclose or suggest using user preference profiles that allow the user to customize the application interface.

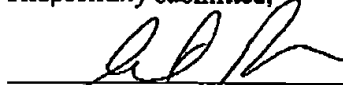
The dependent claims are patentable for additional reasons. While deemed unnecessary to argue these additional reasons at this time, given the arguments presented above, the Applicants reserves the right to present such arguments should it become necessary or desirable to do so.

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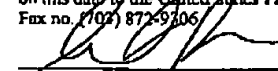
For the above reasons, the Applicant submits that their invention as claimed is patentable over the references cited by the Examiner. Accordingly, reconsideration and allowance of pending claims 1-16 is therefore respectfully solicited. The Examiner is invited to contact the Applicant's undersigned representative at 212-895-2905 to expedite this matter.

Respectfully submitted,

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Date